

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: CHRISTOPHER B. SCHARNWEBER § Case No. 06-71257
ELIZABETH A. SCHARNWEBER §
§
Debtors §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/20/2006.
- 2) The plan was confirmed on 10/13/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/09/2009.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,800.00.
- 10) Amount of unsecured claims discharged without full payment: \$17,730.68.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 53,904.66	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 53,904.66

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,800.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,687.59	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,487.59
Attorney fees paid and disclosed by debtor:	\$ 1,200.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAW OFFICES OF PETER FRANCIS	Lgl	3,000.00	3,000.00	3,000.00	1,800.00	0.00
EVERHOME MORTGAGE	Con	0.00	0.00	0.00	34,532.94	0.00
EVERHOME MORTGAGE	Sec	12,000.00	11,210.46	11,210.46	11,210.46	0.00
GENERAL MOTORS ACCEPTANCE	Uns	964.00	946.04	946.04	189.21	0.00
ADT SECURITY SERVICES	Uns	336.00	NA	NA	0.00	0.00
B-REAL LLC	Uns	446.00	446.42	446.42	89.28	0.00
AT&T	Uns	134.00	NA	NA	0.00	0.00
SMC	Uns	252.00	338.17	338.17	67.63	0.00
CAPITAL ONE BANK (USA) NA	Uns	283.00	318.38	318.38	63.68	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,036.00	2,178.76	2,178.76	435.75	0.00
VATIV RECOVERY SOLUTIONS LLC	Uns	283.00	390.07	0.00	0.00	0.00
CRUSADER CLINIC	Uns	2,382.00	NA	NA	0.00	0.00
DISCOVERY BOOK CLUB	Uns	108.00	NA	NA	0.00	0.00
HOME DEPOT CREDIT SVS /	Uns	1,965.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	467.00	442.90	442.90	88.58	0.00
MERCY HOSPITAL	Uns	783.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	2,673.00	4,170.65	4,170.65	834.13	0.00
MUTUAL MANAGEMENT	Uns	62.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
NICOR GAS	Uns	1,379.00	1,080.86	1,080.86	216.17	0.00
PEDIATRIX	Uns	698.00	NA	NA	0.00	0.00
READERS SERVICE	Uns	108.00	NA	NA	0.00	0.00
ROCKFORD ANESTHESIOLOGISTS	Uns	700.00	700.00	700.00	140.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	233.00	2,465.14	2,465.14	493.03	0.00
PRA RECEIVABLES MANAGEMENT	Uns	211.00	281.03	281.03	56.21	0.00
US CELLULAR	Uns	460.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 34,532.94	\$ 0.00
Mortgage Arrearage	\$ 11,210.46	\$ 11,210.46	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 11,210.46	\$ 45,743.40	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 13,368.35	\$ 2,673.67	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,487.59	
Disbursements to Creditors	\$ 48,417.07	
TOTAL DISBURSEMENTS:		\$ 53,904.66

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/26/2010

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.